

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen Taven Collier
Debtor

Case No. 20-00285-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db #+Stephen Taven Collier, 1788 Big Ridge Drive, East Stroudsburg, PA 18302-6642
5295014 +AR RESOURCES, PO BOX 1056, BLUE BELL, PA 19422-0287
5295015 +BARROW HOFFMAN, 612 W HAMILTON ST STE 202G, ALLENTOWN, PA 18101-2124
5295016 +BIO-REFERENCE LABORATORIES, 481 EDWARD H ROSS DRIVE, ELMWOOD PARK, NJ 07407-3128
5295018 CITIBANK NA, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
5295019 +COUNTRY CLUB OF THE POCONOS, HOMEOWNERS ASSOCIATION, 1567 BIG RIDGE DRIVE,
EAST STROUDSBURG, PA 18302-6804
5295021 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5295022 +MIDDLE SMITHFIELD TOWNSHIP, SEWER DEPARTMENT, 147 MUNICIPAL DRIVE,
EAST STROUDSBURG, PA 18302-9519
5295023 MIDLAND MORTGAGE, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: AISACG.COM May 08 2020 23:43:00 Capital One Auto Finance, a division of Capital On,

4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5295017 EDI: CAPONEAUTO.COM May 08 2020 23:43:00 CAPITAL ONE AUTO FINANCE, PO BOX 60511,
CITY OF INDUSTRY, CA 91716-0511
5297801 +EDI: AISACG.COM May 08 2020 23:43:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5295020 EDI: JPMORGANCHASE May 08 2020 23:43:00 JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5295024 +EDI: NFCU.COM May 08 2020 23:43:00 NAVY FEDERAL CREDIT UNION, PO BOX 3700,
MERRIFIELD, VA 22119-3700

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Stephen Taven Collier
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 Stephen Taven Collier
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-00285-RNO**

Social Security number or ITIN xxx-xx-5710
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

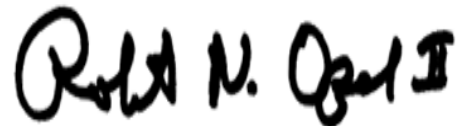
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen Taven Collier
aka Steven Collier, aka Steven T. Collier, aka
Stephen Collier-Garrett, aka Stephen T.
Collier-Garrett, aka Stephen Tavan
Collier-Garrett, aka Stephen Tavan Collier

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

5/8/20

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.